

Information to identify the case:

Debtor 1	Stephanie La'Terree Smith	Social Security number or ITIN	xxx-xx-1418
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	13 January 30, 2017
Case number:	17-30461-KLP		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie La'Terree Smith	
2. All other names used in the last 8 years	aka Stephanie L. Walker	
3. Address	6436 Macedonia rd. Woodford, VA 22580	
4. Debtor's attorney Name and address	Robert B. Duke Jr. America Law Group Inc. dba The Debt Law Group 8501 Mayland Drive, Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: rdukelaw@gmail.com
5. Bankruptcy trustee Name and address	Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780	Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com

Debtor **Stephanie La'Terree Smith**

Case number **17-30461-KLP**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 9, 2017 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>

Filing deadline: May 8, 2017

Filing deadline: June 7, 2017

Filing deadline: July 31, 2017

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>March 29, 2017 at 09:10 AM.</p> <p>Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	<p>Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stepfanie La'Terree Smith
 Debtor

Case No. 17-30461-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: 309I

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 Total Noticed: 41

Date Rcvd: Jan 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2017.

db +Stepfanie La'Terree Smith, 6436 Macedonia rd., Woodford, VA 22580-3310
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 13741216 +American Anesthiology of VA, 1301 Concord Terrace, Fort Lauderdale, FL 33323-2843
 13741217 +Caroline County, Treasurer's Office, P. O. Box 431, Bowling Green, VA 22427-0431
 13741219 +Cox Communications, 4600 Kilgore Ave, Peninsula Town Center, Hampton, VA 23666-2058
 13741220 Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Tnpk Ste 113e,
 Syosset, NY 11791-0000
 13741225 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B,
 Richmond, VA 23236-0000)
 13741223 +First National Collection Bure, 610 Waltham Way, Sparks, NV 89434-6695
 13741226 +Franklin Collection Service, PO Box 3910, Tupelo, MS 38803-3910
 13741227 +Franklin Collection Svc, Inc, PO Box 3910, Tupelo, MS 38803-3910
 13741228 +Fredericksburg Ambulatory Surg, 1201 Sam Perry Blvd, Ste 101, Fredericksburg, VA 22401-4490
 13741229 +Fredericksburg Emer Med Allian, PO Box 888, Fredericksburg, VA 22404-0888
 13741230 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104-0000
 13741231 +Hem-Onc Assoc of Fredericksbrg, 4501 Empire Court, Fredericksburg, VA 22408-1949
 13741232 +Karen Clemons, 2001 Dogwood Dr., #304, Fredericksburg, VA 22401-4996
 13741233 +Mary Washington Healthcare, 2300 Fall Hill Ave., Suite 101, Fredericksburg, VA 22401-3342
 13741234 +Mary Washington Hospital, 1001 Sam Perry Blvd., Fredericksburg, VA 22401-4453
 13741236 +MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629
 13741235 +Medical Imaging of Fred, 1201 Sam Perry Blvd, Suite 101A, Fredericksburg, VA 22401-4490
 13741238 +NPAS Solutions, One Park Plaza--Legal Dept, Nashville, TN 37203-6527
 13741239 +NPAS Solutions, LLC, PO Box 2248, Maryland Heights, MO 63043-1048
 13741237 +New Beginnings Ob/Gyn, 2216 Princess Anne St. #202, Fredericksburg, VA 22401-3344
 13741241 +Planet Fitness, 10040 Robious Rd., Richmond, VA 23235-4818
 13741242 +Planet Fitness Fredericksburg, 1257 Jefferson Davis Hwy, Fredericksburg, VA 22401-4415
 13741243 +Quest Diagnostics, 1901 Sulphur Spring Rd, Halethorpe, MD 21227-2943
 13741250 +Transworld Systems, 802 E Martintown Rd. Ste 201, North Augusta, SC 29841-5352
 13741669 +US Attorney, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4622
 13741252 +US Auto Credit, PO Box 57545, Jacksonville, FL 32241-7545
 13741251 +United Auto Credit Co, PO Box 163049, Ft Worth, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rdukelaw@gmail.com Feb 01 2017 02:43:43 Robert B. Duke, Jr.,
 America Law Group Inc., dba The Debt Law Group, 8501 Mayland Drive, Suite 106,
 Henrico, VA 23294
 13741249 EDI: AISTMBL.COM Feb 01 2017 02:38:00 T-Mobile Bankruptcy Team, PO Box 53410,
 Bellevue, WA 98015-5341
 13741218 +EDI: CONVERGENT.COM Feb 01 2017 02:38:00 Convergent Outsourcing, Inc, PO Box 9004,
 Renton, WA 98057-9004
 13741222 EDI: DIRECTV.COM Feb 01 2017 02:38:00 DirectTV, attn: Bankruptcy Claims, PO Box 6550,
 Englewood, CO 80155-6550
 13741221 +EDI: NAVIENTFKASMDOE.COM Feb 01 2017 02:38:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 13741224 +EDI: AMINFOFP.COM Feb 01 2017 02:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13741240 +E-mail/Text: dee@pendrickcp.com Feb 01 2017 02:45:23 Pendrick Capital Partners,
 1714 Hollinwood Dr., Alexandria, VA 22307-1926
 13741244 +E-mail/Text: bk@rgsfinancial.com Feb 01 2017 02:44:05 Rgs Financial,
 1700 Jay Ell Dr Ste 200 Ste, Richardson, TX 75081-6788
 13741248 EDI: NEXTEL.COM Feb 01 2017 02:38:00 Sprint, Attn: Bankruptcy Dept, 5454 W 110th St.,
 Leawood, KS 66211-0000
 13741245 +E-mail/Text: BKInquires@sierraautofinance.com Feb 01 2017 02:45:48 Sierra Auto,
 5005 LBJ Fwy, Dallas, TX 75244-6100
 13741246 Fax: 336-217-7467 Feb 01 2017 03:11:36 Solstas Lab Partners, PO Box 71085,
 Charlotte, NC 28272-1085
 13741247 +EDI: HCA2.COM Feb 01 2017 02:38:00 Spotsylvania Reg Med Cntr, 4600 Spotsylvania Pkwy,
 Fredericksburg, VA 22408-7762
 13741252 +E-mail/Text: AC-BK@usautocreditcorp.com Feb 01 2017 02:46:07 US Auto Credit, PO Box 57545,
 Jacksonville, FL 32241-7545

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: baumgartn
Form ID: 309I

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Total Noticed: 41

Date Rcvd: Jan 31, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2017 at the address(es) listed below:

Robert B. Duke, Jr. on behalf of Debtor Stephanie La'Terree Smith rdukelaw@gmail.com,
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;2debtlawgroup@gmail.com
Suzanne E. Wade ecfssummary@chl3ricva.com, trustee@chl3ricva.com

TOTAL: 2